

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN E. DONOVAN
CHERYL LYNNE DONOVAN
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:21-21287

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/28/2021 and confirmed on 6/29/21 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		119,500.00
Less Refunds to Debtor	1,620.32	
TOTAL AMOUNT OF PLAN FUND		117,879.68

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,319.70	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,819.70

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	23,090.40	0.00	23,090.40
	Acct: 6560				
	DIAMOND RESORTS FINANCIAL SVCS INC	0.00	0.00	0.00	0.00
	Acct:				
	HUNTINGTON NATIONAL BANK(*)	0.00	3,574.62	0.00	3,574.62
	Acct: 7045				
	ALLY BANK(*)	8,314.41	8,314.41	303.98	8,618.39
	Acct: 3201				
	ALLEGENT COMMUNITY FCU	5,324.34	5,324.34	108.81	5,433.15
	Acct: L001				
					40,716.56

Priority					
	BRYAN P KEENAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN E. DONOVAN	0.00	0.00	0.00	0.00
	Acct:				
	JOHN E. DONOVAN	1,620.32	1,620.32	0.00	0.00
	Acct:				
	BRYAN P KEENAN & ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
	BRYAN P KEENAN ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,410.60	7,410.60	0.00	7,410.60
	Acct: 7485				
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,010.76	6,010.76	0.00	6,010.76
	Acct: 8847				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	14,853.55	14,853.55	0.00	14,853.55
	Acct: 1944				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	3,047.62	3,047.62	0.00	3,047.62
	Acct: 2143				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9349				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 9877				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 1019				
	CITIZENS BANK NA(*)	0.00	0.00	0.00	0.00
	Acct: 7167				
	DISCOVER PERSONAL LOANS**	17,611.76	17,611.76	0.00	17,611.76
	Acct: 8207				
	PAAC TRANSIT DIVISION FCU	4,599.03	4,599.03	0.00	4,599.03
	Acct: 5506				
	PNC BANK NA	11,101.37	11,101.37	0.00	11,101.37
	Acct: 6720				
	PNC BANK NA	5,022.06	5,022.06	0.00	5,022.06
	Acct: 4267				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8489				
	DUQUESNE LIGHT COMPANY(*)	59.58	59.58	0.00	59.58
	Acct: 3042				
	KOHL'S	627.09	627.09	0.00	627.09
	Acct: 8311				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BRANDON DONOVAN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
					70,343.42
TOTAL PAID TO CREDITORS					111,059.98
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		13,638.75			
UNSECURED		70,343.42			

Date: 01/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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PITTSBURGH, PA 15219
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Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN E. DONOVAN
CHERYL LYNNE DONOVAN
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:21-21287

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
John E. Donovan
Cheryl Lynne Donovan
Debtors

Case No. 21-21287-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John E. Donovan, Cheryl Lynne Donovan, 1400 Hamilton Road, Pittsburgh, PA 15234-2306
15380742	+ Brandon J. Donovan, 1400 Hamilton Road, Pittsburgh, PA 15234-2306
15380745	+ Diamond Resorts, LLC, 10600 West Charleston Blvd., Las Vegas, NV 89135-1260
15384005	+ P.A.A.C. Transit Division FCU, 219 Fort Pitt Blvd., Second FL., Pittsburgh, PA 15222-1559
15380748	+ Paac Trans Division Federal Credit Union, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559
15380752	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15400607	+ Email/Text: BKRMailOps@weltman.com	Jan 28 2023 00:16:00	Allegent Community Federal Credit Union, c/o Weltman, Weinberg & Reis Co., L.P.A., 965 Keynote Circle, Cleveland, Ohio 44131-1829
15385251	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 28 2023 00:16:54	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15380740	+ Email/Text: ally@ebn.phinsolutions.com	Jan 28 2023 00:15:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15380741	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 28 2023 00:15:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15380744	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 28 2023 00:15:00	Citizens Bank/fm, 1 Citizens Dr, Riverside, RI 02915-3000
15380746	Email/Text: mrdiscen@discover.com	Jan 28 2023 00:15:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
15381560	+ Email/Text: dplbk@discover.com	Jan 28 2023 00:16:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15399260	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 28 2023 00:16:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15380747	+ Email/Text: bankruptcy@huntington.com	Jan 28 2023 00:16:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15380743	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 28 2023 00:17:14	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15391634	+ Email/Text: RASEBN@raslg.com	Jan 28 2023 00:15:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15398856	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 28 2023 00:15:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15396835	+ Email/PDF: ebnotices@pnmac.com		

District/off: 0315-2

User: auto

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		Jan 28 2023 00:17:17	PENNYMAC LOAN SERVICES, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15380750	Email/Text: Bankruptcy.Notices@pnc.com	Jan 28 2023 00:15:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15380751	Email/Text: Bankruptcy.Notices@pnc.com	Jan 28 2023 00:15:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15399213	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2023 00:16:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15380749	+ Email/PDF: ebnotices@pnmac.com	Jan 28 2023 00:17:18	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15380753	+ Email/PDF: gecsedl@recoverycorp.com	Jan 28 2023 00:17:13	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15381454	+ Email/Text: bankruptcy@huntington.com	Jan 28 2023 00:16:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Joint Debtor Cheryl Lynne Donovan keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor John E. Donovan keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

District/off: 0315-2

User: auto

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6